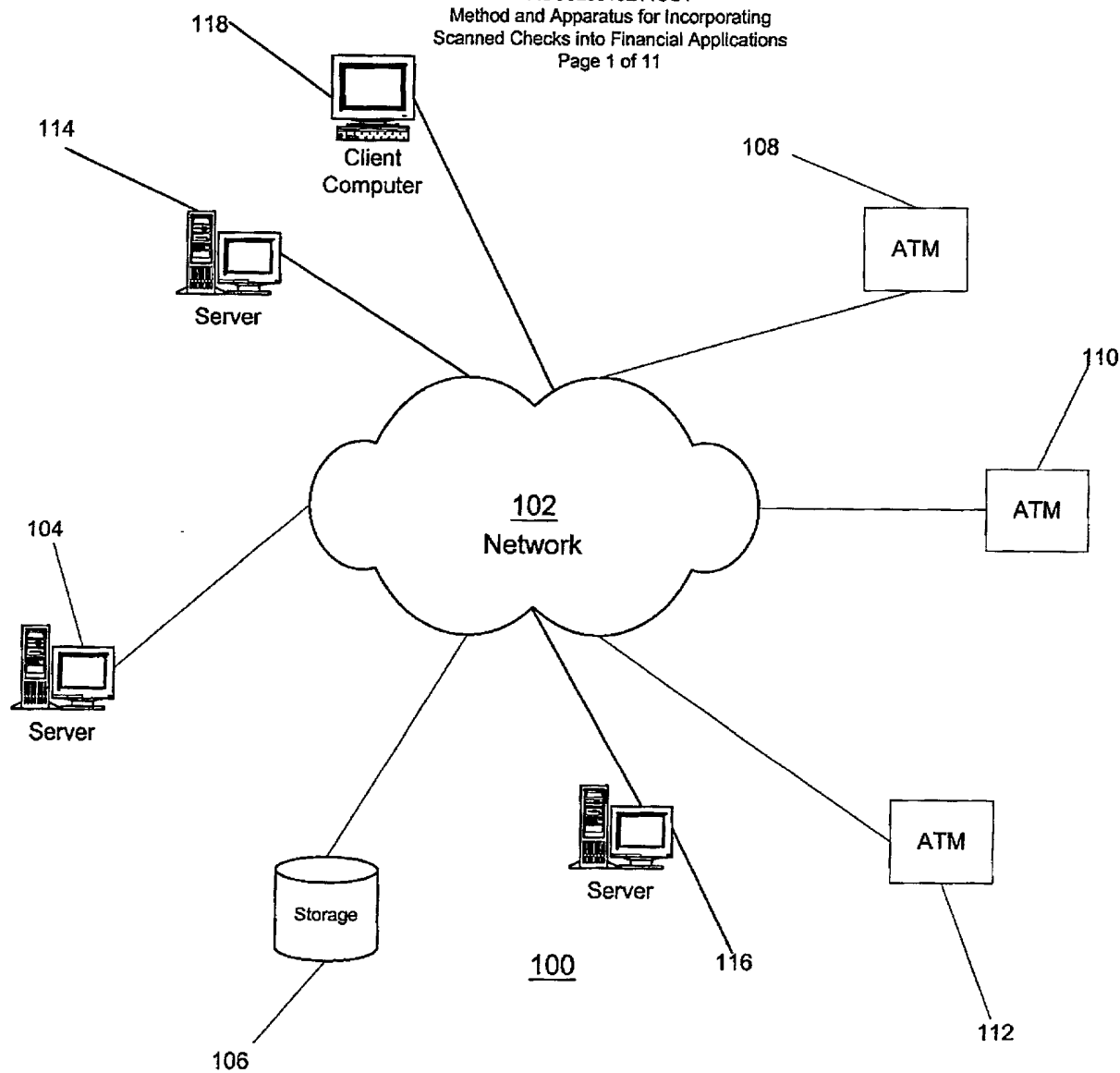
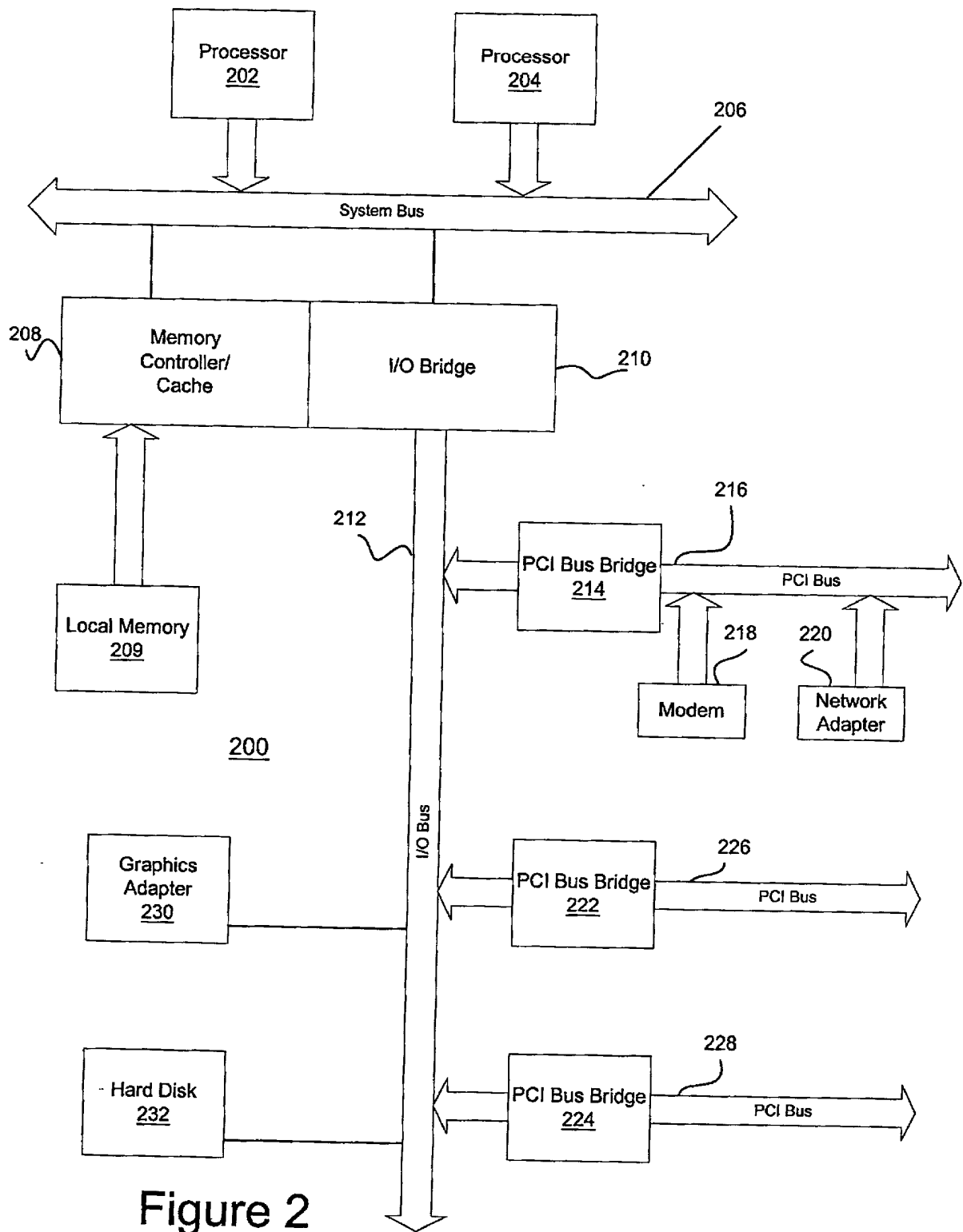


# Figure 1

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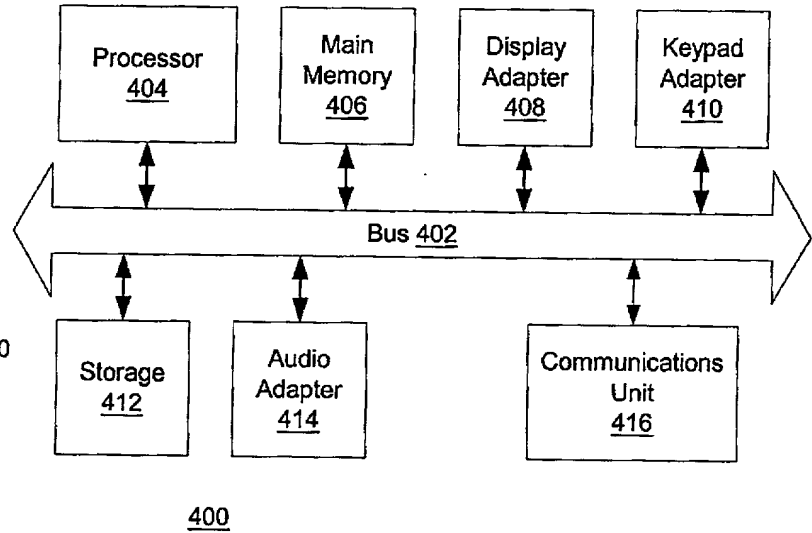




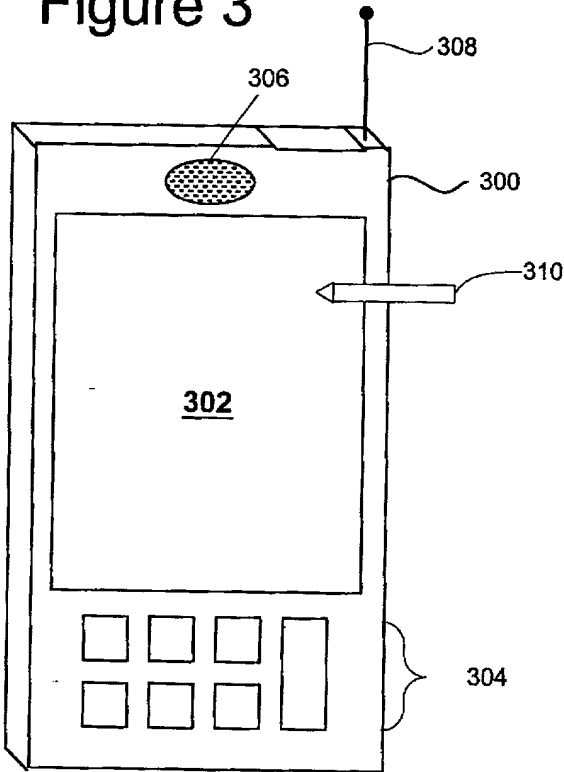
**Figure 2**

# Figure 4

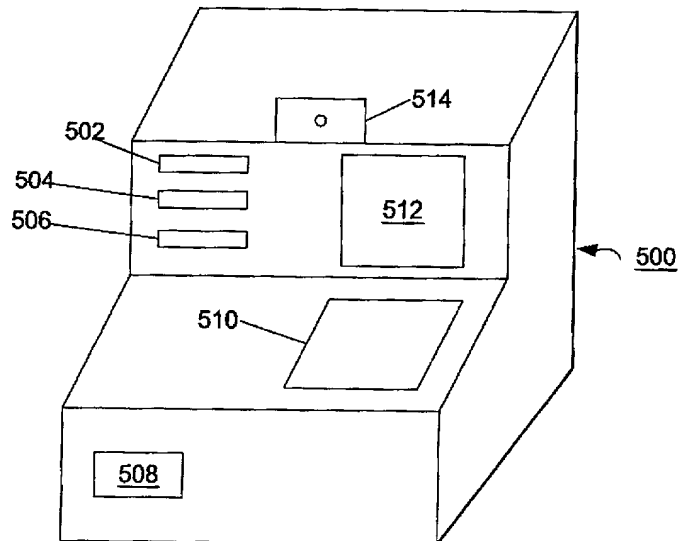
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# Figure 3

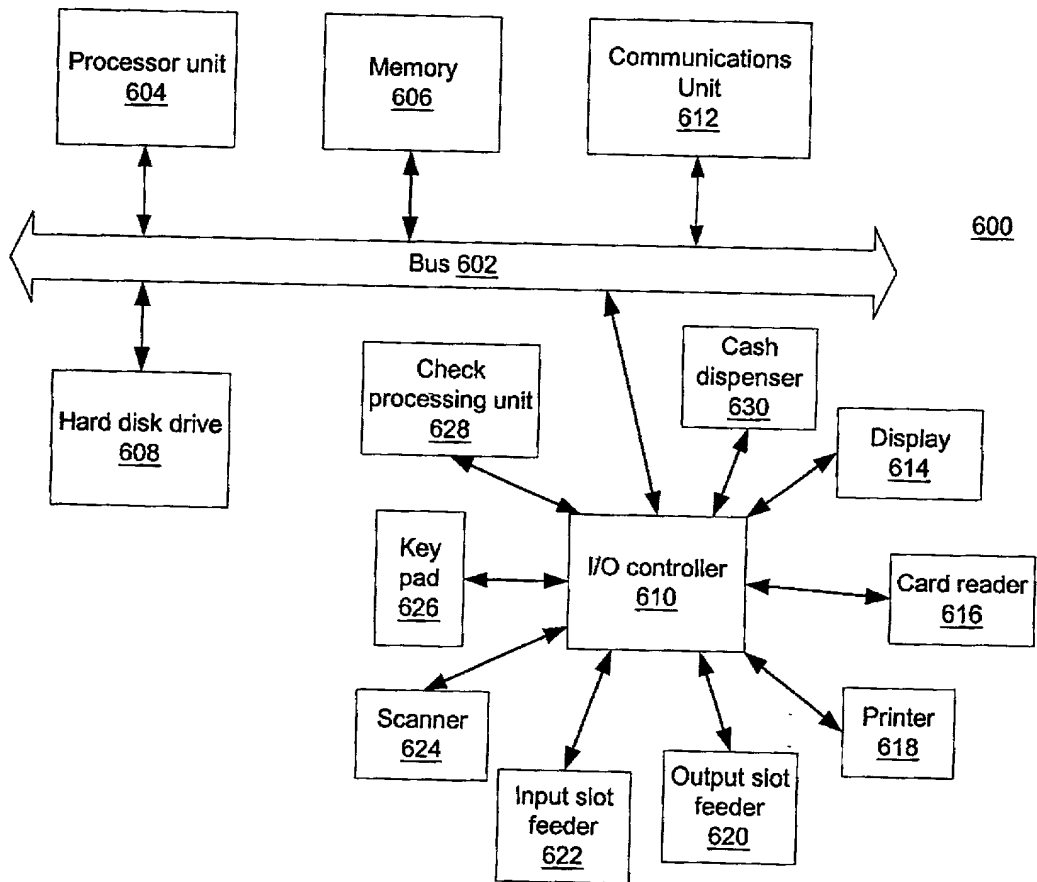


# Figure 5



# Figure 6

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# Figure 7

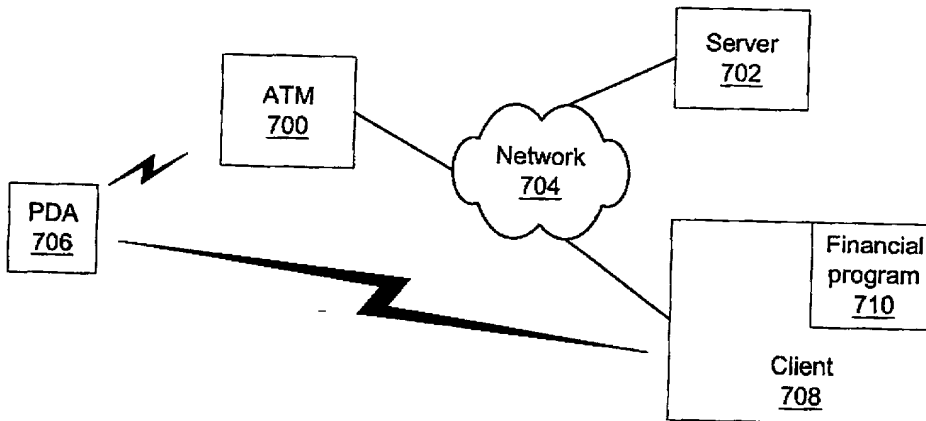


Figure 8

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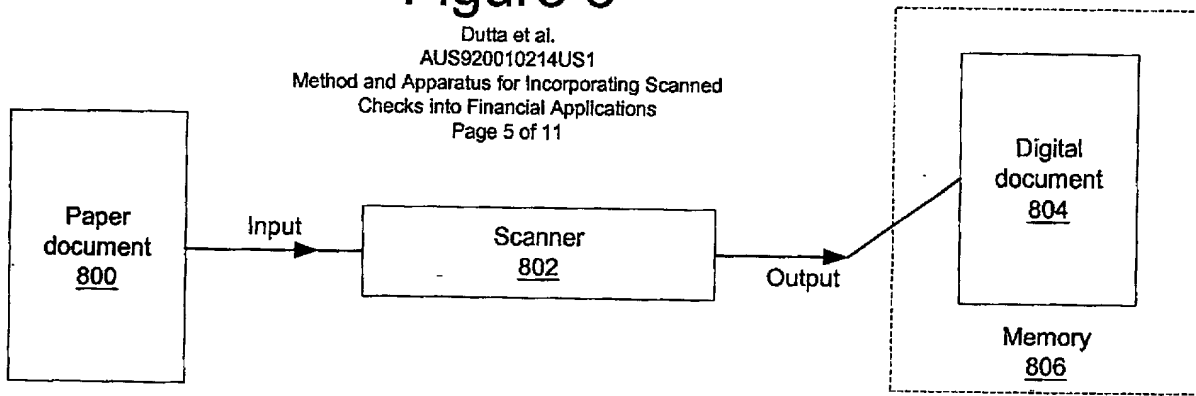


Figure 9

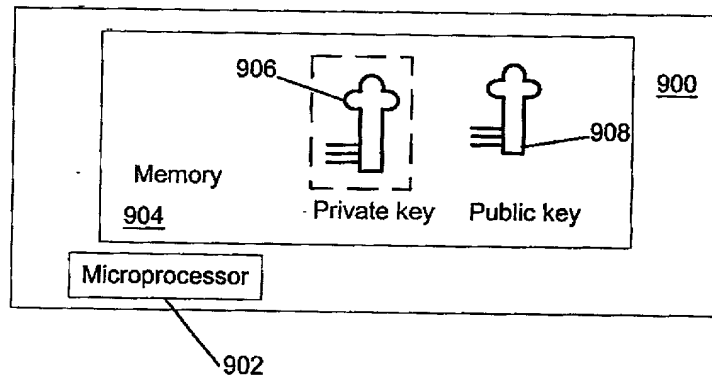


Figure 10

1000

**BOB JONES**

PAY TO THE ORDER OF Payee 1002

DATE 8/30/98 1004

One Hundred and no/100s 1008

**FIRST NATIONAL BANK**

MEMO Invoice #793281 1006

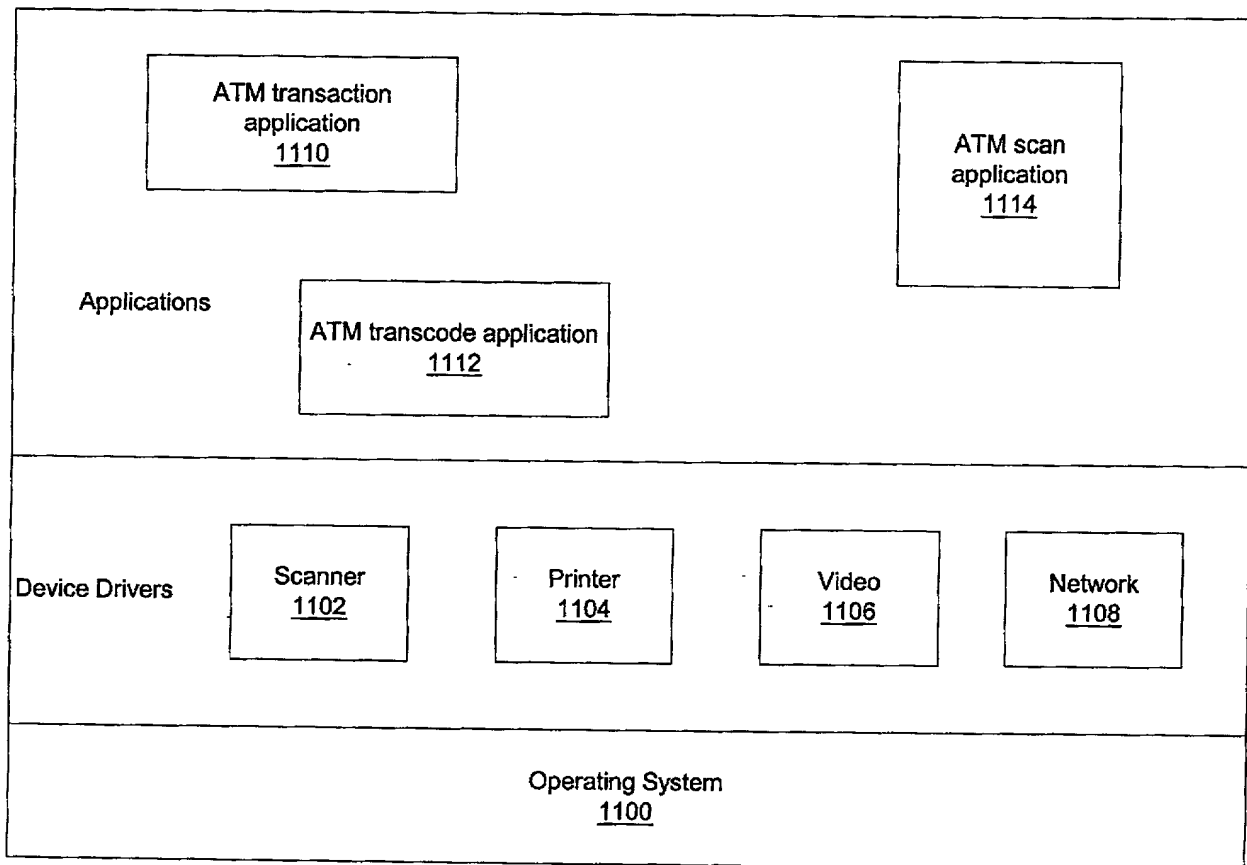
1010

1 \$100.00 DOLLARS

1000 2100 88: 990 || 984098||: 2121

# Figure 11

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## Figure 12B

1200

## Figure 12A

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```
<fsmi-doc docname="echeck187" type="check">
  <action>
    <blkname>act1
    <crit>true
    <vers>1.0
    <function>payment
    <reason>process
  </action>
  <check>
    <blkname>check2>
    <crit>true
    <vers>1.0
    <checkdata>
    <checksum>187
    <dateissued>19970519
    <datevalid>19970519
    <country>us
    <amount>1000000.00
    <currency>usd
    <payto>Chili Pepper
    </checkdata>
    <checkbook>2048
    <legalnotice>This instrument subject to check law
    </check>
    <signature>
    <blkname>sig7
    <crit>true
    <vers>1.5
    <sigdata>
    <blockref>act1
    <hash alg="sha">J4t/Nl7s44lqSMTR1/1bkgABwug=
    <blockref>check2
    <hash alg="sha">vFns/1Vm9QaRDFAgtijkE24cazk=
    <blockref>acct-111111111-00000001
    <hash alg="sha".f51C8MWtSVgeCQPOMzDTBjy1Zg=
    <nonce>9D9BC5AA75
    </cert>
    <signature>
    <blkname>banksig6
```

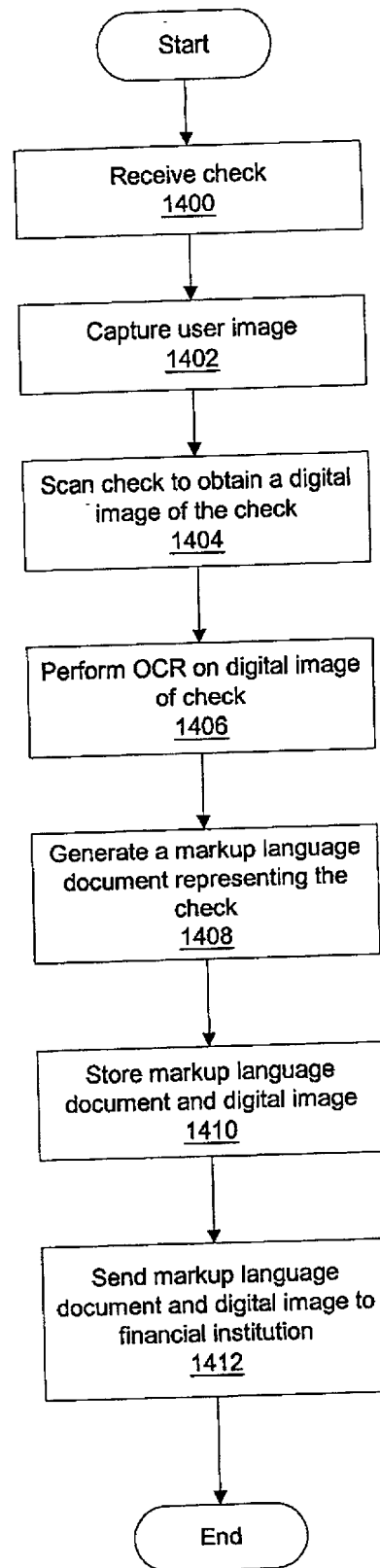
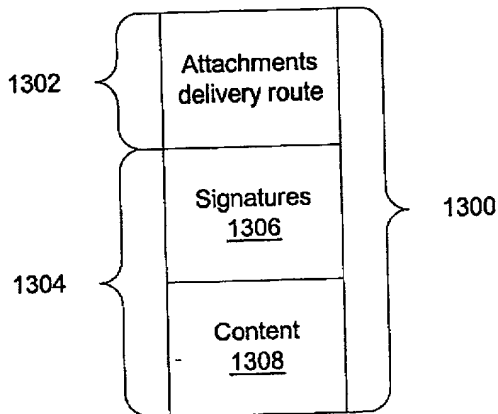
```
<crit>true
<vers>1.5
<sigdata>
<blockref>acct-111111111-00000001
<hash alg="sha">fF51C8MwtSVgeCQPOMzDTBjy1zg=
<blockref>cert-111111111-00000001
<hash alg="sha">1xzwMBQg7/rXMxC8k79xyotRTVY=
<nonce>9D9BC5AA75
<sigref>cert-111111111
<sigtype>bankacct
<algorithm>sha/dsa
<location>us
</sigdata>
<sig>
Jlnh43b1zYlydAELCmAo6j8nY/
l=:mBnAYXvAB7Pm+EWU865jlQvEr7A=
</signature>
<cert>
<blkname>cert-11111111
<crit>true
<vers>1.0
<certtype>x509v1
<certissuer>/C=US/ST=MD/O=FSTC/OU=checking CA/
<certserial>1
<certdata>
</cert>
</fsmi-doc>
```

1200

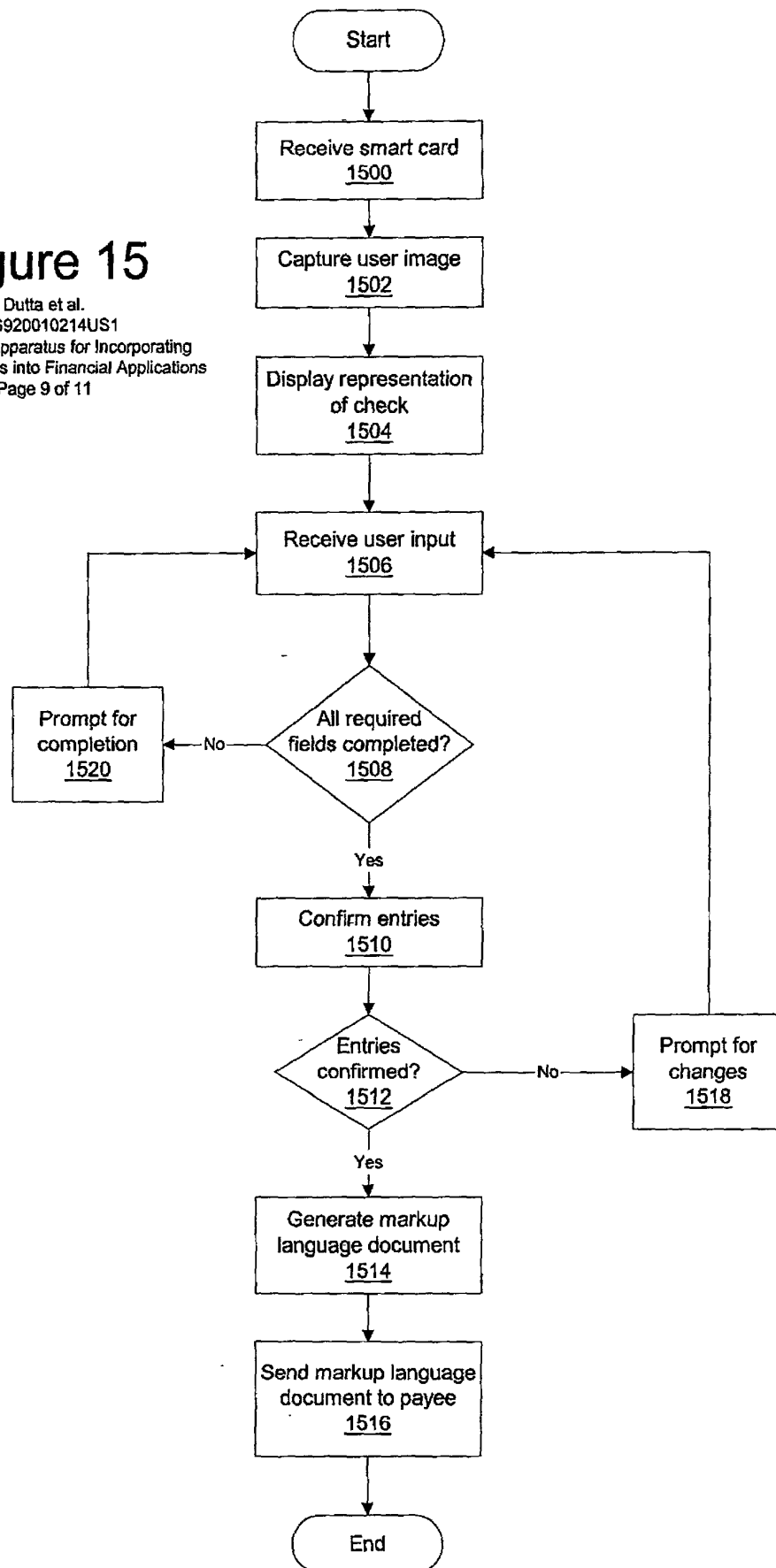
# Figure 14

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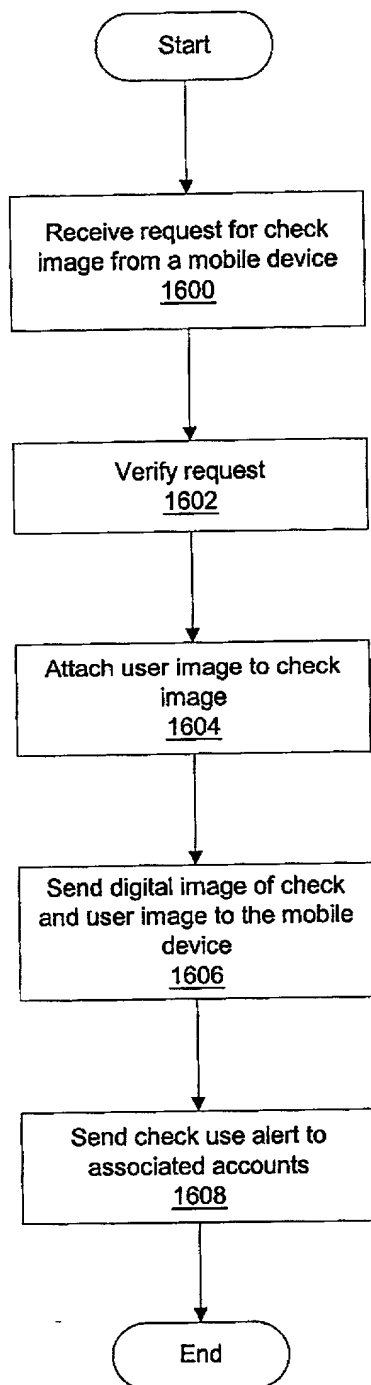
# Figure 13



**Figure 15**  
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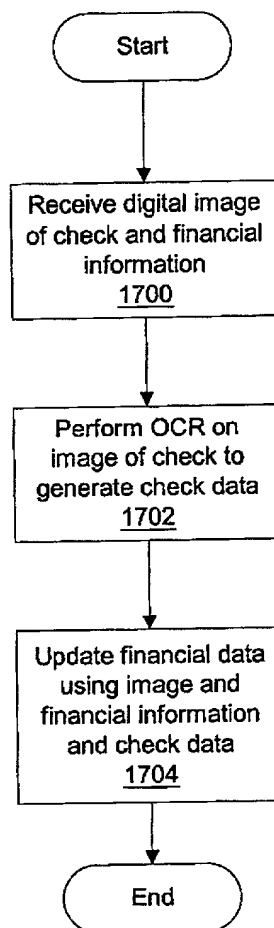


# Figure 16



# Figure 17

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# Figure 18

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Header	Type of data	
!Type:Bank	Bank account transactions	1804
!Type:Cash	Cash account transactions	
!Type:CCard	Credit card account transactions	
!Type:Invst	Investment account transactions	
!Type:Oth A	Asset account transactions	
!Type:Oth L	Liability account transactions	
!Account	Account list or which account follows	1806
!Type:Cat	Category list	
!Type:Class	Class list	
!Type:Memorized	Memorized transaction list	
!Type: CheckImage	Check image	

# Figure 19

1902

!Type: CheckImage

D 6/12/00 (date deposited at ATM) 1904

T 17:36:01 GMT (time check deposited at ATM) 1906

X 539262521 (transaction number at ATM) 1908

M 53721 (ATM number) 1910

B 5367821 (Bank of entity owning ATM) 1912

F <header data for image> (front of check image) 1914

<image of front of check>

B <header data for image> (back of check image) 1916

<image of back of check>

.

.

<optional other data> (check data)

.

.

^ (end)

1900

Note: ( ) areas are comments